

Please protect our right to privacy, & our entitlement to an undisturbed & peaceful existence within our homes by keeping the do not call list or "Telephone Consumer Protection Act" in place. I feel even stronger laws & fines should be imposed on those individuals who constantly try to "bend" the law to their liking, and to also include predatory collection companies in their outlandish behavior, in being very abusive in their verbal attacks & calling individuals many many times a day over the same account. I am a responsible individual, though unfortunately, I have gotten behind on my credit cards & some hospital bills because I was disabled & incapacitated for several months & unable to work. But, the abuse I have received from the companies I owe money to has been unrelenting & constant. There really should be a limit as to what extent a creditor can come after an individual in circumstance's such as mine. My experience with most of these companies is that rather than truly working with an individual in a just & fair way, that instead they are nothing but, vicious & cunning profiteers out to bilk every cent out of a person & kick them when they are down by encouraging such things as bogus insurance credit protection programs on people's credit cards that actually increase a person's card balance even though they are making the minimum required payment every month, or loan or credit card companies who always try to impose outlandish late & overlimit fee's ... even though a person actually HAS been making timely payments. Truly, I hope those in power can & will do something about these practices. The consumer debt that the average household in this country carries is staggering & is undermining the quality of life for most Americans. I implore you ... Please give some thought to this & help to give the rights back to the common man/woman ... the kind of people that this country was founded by, & not to all the big money corporations & their big money lobbyists.

Thank-You very much for your time & hopeful support in these matters, Yours Truly - Stu Hannah